

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF ILLINOIS**

IN RE:)	
)	
DENNIS A. HEAVRIN,)	In Proceedings
Debtor,)	Under Chapter 13
)	
BANK OF CARBONDALE,)	
Plaintiff,)	
)	
vs.)	No. BK 09-41264
)	ADV. NO. 09-04100
DENNIS A. HEAVRIN,)	
Defendant.)	

**ANSWER TO COMPLAINT TO
DETERMINE DISCHARGEABILITY OF DEBT**

Now comes the debtor, Dennis A. Heavrin, by his attorney, Jay B. Howd, and for his answer to the complaint of Bank of Carbondale states as follows:

1. Defendant admits paragraph 1 of the complaint.
2. Defendant admits paragraph 2 of the complaint.
3. Defendant admits paragraph 3 of the complaint.
4. Defendant admits paragraph 4 of the complaint.
5. Defendant admits paragraph 5 of the complaint.
6. Defendant admits paragraph 6 of the complaint.
7. Defendant is without sufficient information to either admit or deny paragraph 7

and therefore demands strict proof thereof.

8. Defendant denies paragraph 8.
9. Defendant denies paragraph 9.

10. Defendant neither admits or denies paragraph 10, but requests strict proof thereof.

11. Defendant denies paragraph 11 of the complaint.

12. Defendant denies paragraph 12 of the complaint.

13. Defendant denies paragraph 13 of the complaint.

14. Defendant denies paragraph 14 of the complaint

WHEREFORE Defendants pray that this honorable Court deny the relief requested by the Plaintiff.

Respectfully Submitted,

By /s/Jay B. Howd
Jay B. Howd
Bankruptcy Clinic, PC
Attorney for Defendants
811 West Main
Carbondale, IL 62901
Phone: (618) 549-1100
Fax: (618) 549-0141

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the foregoing instrument was served upon the parties set forth below by causing same to be mailed in a properly addressed envelope, postage prepaid from Carbondale, Illinois on November 23, 2009, unless a copy was provided electronically by the Bankruptcy Court.

Bob Kearney, Chapter 13 Trustee (notified electronically)

US Trustee (notified electronically)

Scott Hendricks (notified electronically)

By: /s/ Jay B. Howd
Bankruptcy Clinic
811 West Main Street
Carbondale, IL 62901
Phone: (618) 549-1100
Fax: (618) 549-0141
notice@bankruptcy-clinic.com